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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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First Named Inventor:	Badri N. Prasad	
Appln. No.:	09/733,215	Confirmation No. 3483
Filing Date:	December 8, 2000	Examiner: N. Pass
Title:	<b>Method for High-Risk Member Identification</b>	Group Art Unit: 3626

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**AMENDMENT AND RESPONSE**

Mail Stop **Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

In response to the Office Action of July 3, 2007, please amend the above-identified application as follows:

**Listing of Amendments to the Specification** are provided on page 2 of this paper.

**Listing of the Claims/Amendments to the Claims** are reflected in the listing of claims that begins on page 3 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.